

**Information to identify the case:**

Debtor 1	<u>Joseph B. Jefferson</u>	Social Security number or ITIN	xxx-xx-7901
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Rosa C. Jefferson</u>	Social Security number or ITIN	xxx-xx-1847
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-21228-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph B. Jefferson

Rosa C. Jefferson

6/7/17

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph B. Jefferson  
 Rosa C. Jefferson  
 Debtors

Case No. 13-21228-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Jun 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2017.

db/jdb  
 cr +Joseph B. Jefferson, Rosa C. Jefferson, 5140 Church Road, Mount Laurel, NJ 08054-9606  
 +BANK OF AMERICA, N.A., c/o Frenkel Lambert Weiss Weisman&Gordon, 80 Main Street,  
 Suite 460, West Orange, NJ 07052-5414  
 cr +BANK OF AMERICA, N.A. servicer for HSBC BANK USA,, Phelan Hallinan & Schmieg, PC,  
 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437  
 acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376  
 513951592 +Attorney General of the U.S., Dept. of Justice, RE: Internal Revenue Service,  
 Constitution Ave & 10th Street NW, Washington, DC 20530-0001  
 514747217 +Bank of America, NA, Frenkel, Lambert, Weiss, Weisman & Gordo, 80 Main Street, Suite 460,  
 West Orange, NJ 07052-5414  
 514457480 +CAPITAL ONE, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 513951602 Home Depot/CBSD, P.O. Box 6033, Hagerstown, MD 21747  
 514496591 +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  
 514510814 +Wells Fargo Bank, N.A., AKA Wachovia Mortgage, a division of Wells Fargo,  
 Attn: Bankruptcy Department, MAC# T7416-023, 4101 Wiseman Boulevard,  
 San Antonio, TX 78251-4200  
 513951613 +Wfhm, 4101 Wiseman Blvd # Mc-T, San Antonio, TX 78251-4200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2017 22:33:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2017 22:33:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514267791 EDI: BECKLEE.COM Jun 07 2017 22:13:00 American Express Centurion Bank,  
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 514154116 EDI: AIS.COM Jun 07 2017 22:13:00 American InfoSource LP as agent for, TD Bank, USA,  
 PO Box 248866, Oklahoma City, OK 73124-8866  
 513951591 +EDI: AMEREXPR.COM Jun 07 2017 22:13:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 513951595 EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank of America, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 514739762 +EDI: BANKAMER.COM Jun 07 2017 22:13:00 BANK OF AMERICA, N.A., 7105 Corporate Drive,  
 Plano, TX 75024-4100  
 513951593 +EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bank of America, P.O. Box 5170,  
 Simi Valley, CA 93062-5170  
 513951597 EDI: BANKAMER.COM Jun 07 2017 22:13:00 Bk Of Amer, 4060 Ogletown/Stanton Rd,  
 Newark, DE 19713  
 513951598 +EDI: CAPITALONE.COM Jun 07 2017 22:13:00 Cap One, Po Box 5253,  
 Carol Stream, IL 60197-5253  
 513951599 +EDI: CHASE.COM Jun 07 2017 22:13:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513951605 EDI: IRS.COM Jun 07 2017 22:13:00 IRS, 1040 Waverly Drive, Holtsville, NY 00501  
 514784385 +EDI: PRA.COM Jun 07 2017 22:13:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
 514784384 +EDI: PRA.COM Jun 07 2017 22:13:00 PRA Receivables Management, LLC, POB 41067,  
 Norfolk, VA 23541-1067  
 513951606 +EDI: SEARS.COM Jun 07 2017 22:13:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 513951607 +EDI: CITICORP.COM Jun 07 2017 22:13:00 Shell/Citi, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 513951608 +EDI: WTRRNBNK.COM Jun 07 2017 22:13:00 Td Bank Usa/Targetcred, Po Box 673,  
 Minneapolis, MN 55440-0673  
 513951609 +EDI: CITICORP.COM Jun 07 2017 22:13:00 Thd/Cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497  
 514187923 +EDI: WFFC.COM Jun 07 2017 22:13:00 Wells Fargo Card Services, 1 Home Campus, 3rd Floor,  
 Des Moines, IA 50328-0001  
 513951611 EDI: WFFC.COM Jun 07 2017 22:13:00 Wells Fargo Home Mortgage, Correspondence,  
 P.O. Box 659558, San Antonio, TX 78265-9558  
 513951612 EDI: WFFC.COM Jun 07 2017 22:13:00 Wfb Cd Svc, Credit Bureau Dispute Resoluti,  
 Des Moines, IA 50306  
 514237912 EDI: ECAST.COM Jun 07 2017 22:13:00 eCAST Settlement Corporation, assignee,  
 of Chase Bank USA, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

514454575\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 513951596\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410)  
 513951594\* +Bank of America, P.O. Box 5170, Simi Valley, CA 93062-5170  
 513951600\* +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 513951601\* +Chase, Po Box 15298, Wilmington, DE 19850-5298

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 33

Date Rcvd: Jun 07, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
513951603\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, P.O. Box 21126,  
Philadelphia, PA 19114)  
513951604\* IRS, Attn: Special Procedures, P.O. Box 744, Springfield, NJ 07081-0744  
513951610\* +Thd/Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
514237913\* eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262,  
New York, NY 10087-9262  
514289060\* eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262,  
New York, NY 10087-9262  
514289061\* eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262,  
New York, NY 10087-9262  
514467184\* eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262,  
New York, NY 10087-9262  
TOTALS: 0, \* 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. servicer for HSBC BANK USA, NATIONAL ASSOCIATION, AS TRUSTEE FOR THE HOLDERS OF THE DEUTSCHE ALT-A SECURITIES, INC. MORTGAGE LOAN TRUST, MORTGAGEPASS- THROUGH CERTIFICATES SERIES nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association, asTrustee for the Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-OA4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John Hargrave on behalf of Trustee John W. Hargrave john.hargrave@flastergreenberg.com  
John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, jhargrave@ecf.epiqsystems.com;jwh@trustesolutions.net  
Joshua I. Goldman on behalf of Creditor HSBC Bank USA, National Association, asTrustee for the Holders of the Deutsche Alt-A Securities, Inc. Mortgage Loan Trust, Mortgage Pass-Through Certificates Series 2007-OA4 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com  
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. sobrien@flwlaw.com  
Tudor Mihai Neagu on behalf of Debtor Joseph B. Jefferson tudorescue@gmail.com, tudorescue2@gmail.com  
Tudor Mihai Neagu on behalf of Joint Debtor Rosa C. Jefferson tudorescue@gmail.com, tudorescue2@gmail.com  
William M. E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 13